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**AFTER RECORDING
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CAMPBELL & BRANNON, L.L.C.
ATTORNEYS AT LAW
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990 HAMMOND DRIVE
ATLANTA, GEORGIA 30328-5511**

DEBORAH O. CARTER
SunTrust Mortgage, Inc.
1626 FREDERICA ROAD, ST. SIMONS ISLAND, GA 31522

Deed Book 41558 Pg 339
Filed and Recorded Dec-16-2005 08:38am
2005-0485173
Georgia Intangible Tax Paid \$4,068.00
Juanita Hicks
Clerk of Superior Court
Fulton County, Georgia

AP#: AKPEL0029103736
LN#: 0029103736

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SECURITY DEED

MIN 1000104-0029103736-2

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated together with all Riders to this document.

December 9, 2005

(B) "Borrower" is

IGNATIUS E. AKPELE and UZOAMAKA AKPELE

Borrower is the grantor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. MERS is the grantee under this Security Instrument. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

GEORGIA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT WITH MERS

Form 3011 1/01

6A(GA) (0006) 01

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Initials: *AK*

VMP MORTGAGE FORMS - (900) 521-7291



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(D) "Lender" is SunTrust Mortgage, Inc.

Lender is a Virginia Corporation
 organized and existing under the laws of the state of Virginia
 Lender's address is 901 Semmes Avenue, Richmond, VA 23224

(E) "Note" means the promissory note signed by Borrower and dated December 9, 2005
 The Note states that Borrower owes Lender One Million Three Hundred Fifty Six
 Thousand and no/100 Dollars
 (U.S. \$1,356,000.00) plus interest. Borrower has promised to pay this debt in regular Periodic
 Payments and to pay the debt in full not later than January 1, 2036

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the
 Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges
 due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following
 Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|---|--|--|
| <input checked="" type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input checked="" type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input checked="" type="checkbox"/> Other(s) [specify] |

Waiver of Borrower's Rights

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations,
 ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final,
 non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other
 charges that are imposed on Borrower or the Property by a condominium association, homeowners
 association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by
 check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic
 instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit
 or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller
 machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse
 transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid
 by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i)
 damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the
 Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the
 value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on,
 the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the
 Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 2601 et seq.) and its
 implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to
 time, or any additional or successor legislation or regulation that governs the same subject matter. As used

K6(2)